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BEFORE YOU BUY, CHECK STORE'S RETURN POLICY

Reports of difficult economic times notwithstanding, consumers throughout our country will have spent billions of dollars on holiday gifts and other purchases by the end of the current shopping season. For one reason or another many of these items will be returned to the stores, and there will undoubtedly be disputes.

To minimize difficulties, the Miami-Dade County Consumer Services Department (CSD) advises consumers to check a store's return policy, before making a purchase.

Does the store offer full cash refunds, store credits, or exchange only? Does it have a policy of no refunds or exchanges?

A store can establish whatever return policy it wants, says CSD Consumer Advocate, Leonard Elias, but it must post the policy at the point of sale. He emphasizes that it is not enough for the policy to be printed on the sales receipt, as the consumer must be aware of it before making the purchase.

"If a refund policy sign is not posted, the law requires the seller to refund your money within seven days of the date of purchase," Elias says, but he notes that there are exceptions if the product is perishable, custom made, has been used, or the packaging has been removed.

The Miami-Dade Consumer Services Department offers the following refund tips:

• Make sure that your receipt has the date of sale, the price, a description of the merchandise, and the name and address of the store.



- The store may require proof of sale, so don't throw away your receipt; keep it where you can find it.
- Even if a store has a "No Refund" policy, you can get your money back if the salesperson misrepresented the product to you.

To report a consumer complaint, call the Miami-Dade Consumer Services Department Consumer Hotline at (305) 375-3677.

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The Miami Dade Consumer Services Department is an agency of Miami-Dade County government that protects consumers through complaint mediation, business regulation, and consumer education. The Department operates the Consumer Hotline (305) 375-3677, a central telephone number for consumer complaints and information.